

STEP 2.0 | 18-Month Report



RESULTS FROM 18 MONTH SURVEY | JUNE 2025

This report represents the outcomes of the full 18-month period of the second cohort of the STEP program. Below are highlights of this program's impact on families. Detailed outcomes can be found on the pages to follow.

Financial Progress & Credit Health

- Median credit scores improved from 588 at baseline to 660—a 72-point increase.
- Median savings grew from \$350 to \$2,250, reflecting stronger financial habits, including regular savings and retirement contributions.
- Average credit card debt dropped from \$7,545 at baseline to \$5,308 at 18 months, and the number of individuals holding any debt fell from 94% at baseline to 73%.

Housing Stability & Basic Needs

- Only 27% of respondents reported difficulty affording their bills at 18 months, compared with 56% at baseline.
- Just 9% of respondents said they have difficulty affording balanced meals, and none said they skip or cut the size of their meals due to financial constraints, compared with 26% saying both were challenges at baseline.

Caregiver Emotional Well-being

- Participants reported improved coping skills and lower stress levels.
- The percentage of parents who “very often” felt overwhelmed or anxious decreased steadily over time.
- 63% of participants reported feeling stressed and/or losing sleep over their financial situation at baseline. This dropped to 9% of respondents at 18 months.

Children's Health & Development

- Parental concerns related to children's behavior, emotional regulation, and language development decreased across all domains.
- Caregivers were more able to invest in their children's futures:
 - The percentage of children with college savings accounts increased from 0% to 25%.
 - Children were less likely to be withheld from extracurriculars and field trips due to financial barriers.
- 100% of children had seen a dentist within the last 12 months, reflecting stronger follow-through on preventive healthcare.

STEP 2.0 Demographics

18-MONTH SURVEY RESULTS

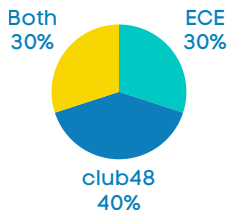
Number of Participants

Enrolled families	16
Control-group families	5

Enrolled Families:

- **100%** Single-parent households
- **100%** Female-led

Youth Programs STEP Families are cross-enrolled in:



Household Income

\$36,701.57

Average Household Income

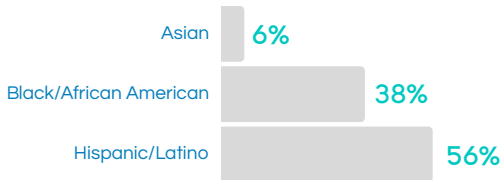
\$21,480

Median Annual Household Income

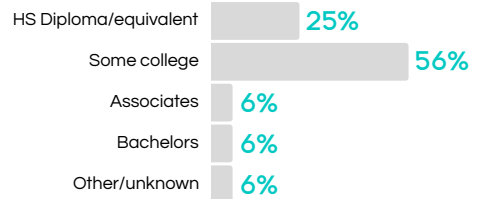
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Average Household Size

Race/Ethnicity of Enrolled STEP Participants



Highest Completed Degree of Enrolled STEP Participants



Two parents are currently in school

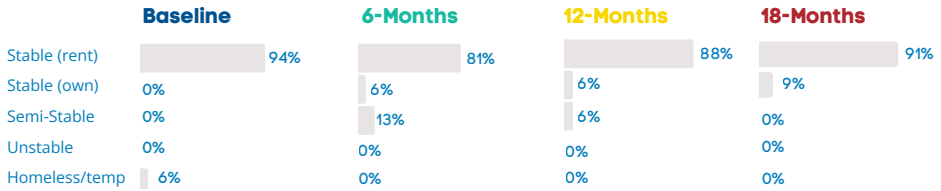
Boston Neighborhood of Enrolled STEP Families



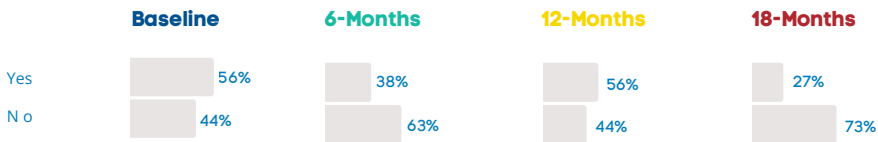
Housing & Safety

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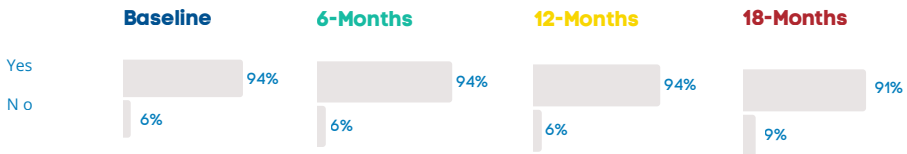
Which best describes your housing stability?



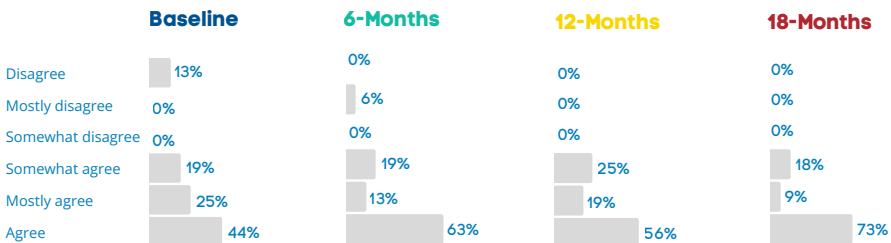
Do you have trouble paying your heating/cooling, water or electricity bill?



Do you have access to adequate medical care for yourself and your dependents?



Do you have suitable housing for your needs? (space, safety, living condition, etc.)



Financial Capabilities

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Credit Scores & Debts

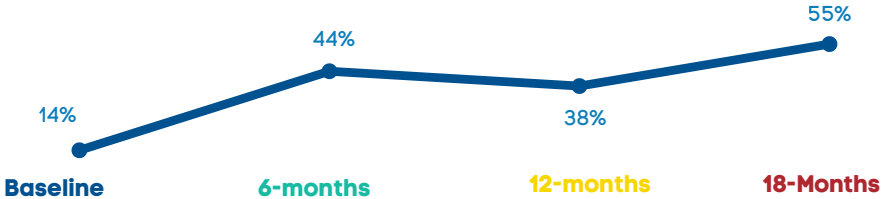
Credit Scores

- Baseline: **588** | 6-Months: **622** | 12-Months: **635** | 18-Months: **660**
- The median credit score increased **72 points** between baseline and **18-months**.

Savings

- Median savings increased from **\$350** at Baseline to **\$2,250** at 18 months.
- Savings ranged from \$0 to \$9,000
- **31%** of participants had any savings at **baseline**, while **73%** reported having savings at **18 months**.

In the past three months, have you made regular deposits towards your savings? (Participants responding "Yes")



Do you have a retirement account and are you making contributions?

(Participants responding "Yes")



Debts

- Average credit card debt decreased from **\$7,545** at Baseline to **\$5,308** at 18-months. **94%** of participants held credit card debt at Baseline, which decreased to **73%** at 18-months

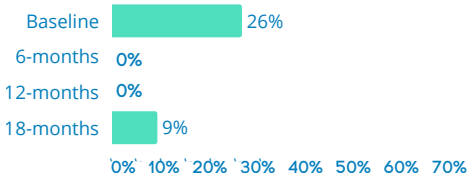
Financial Stress and Access to Necessities

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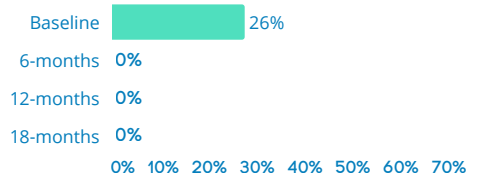
At 18-months, stress caused by affordability of basic necessities decreased across the board from baseline levels.

The survey asked participants to rank their response on a five point scale from "Never", "Almost never", "Sometimes", "Fairly often", or "Very often". Below depicts the percentage of participants who selected "Very often" or "Fairly often".

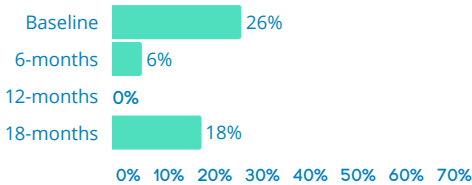
You couldn't afford to eat balanced meals (proteins, fruits, veggies)



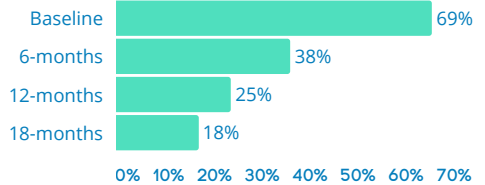
Lack of transportation has kept you from medical appointments, work, or from getting things you need



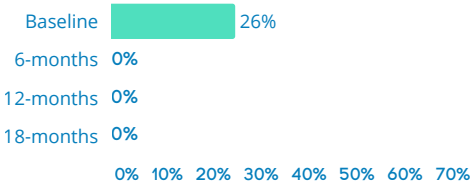
You couldn't afford hygiene products (i.e., laundry detergent, shampoo)



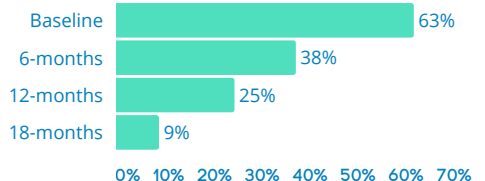
You have experienced anxiety or stress about paying your bills



One or some people in your household cut the size of their meals or skipped meals because there wasn't enough money for food



Your housing and/or financial situation has negatively impacted your stress levels, sleep, and/or overall well-being

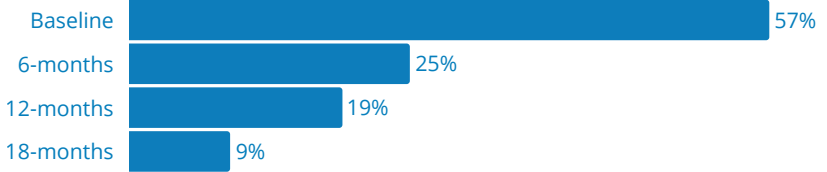


Parent's Emotional Well-Being

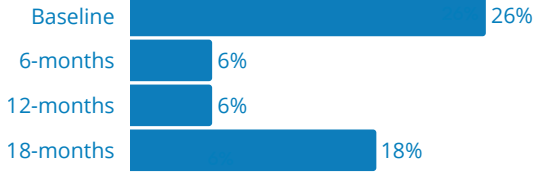
18-MONTH SURVEY RESULTS | STEP 2.0

Parental well-being has improved over time. Below depicts the percentage of participants who selected "Very often" or "Fairly often"

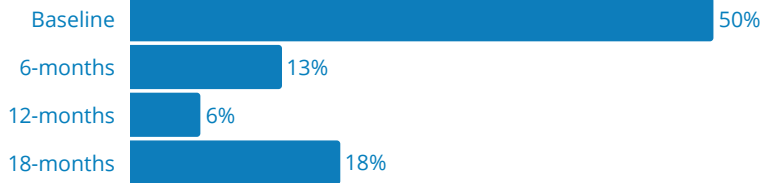
Felt nervous and stressed?



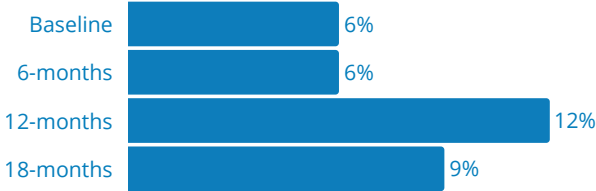
Found that you could not cope with all the things you had to do?



Felt difficulties were piling up so high that you could not overcome them?

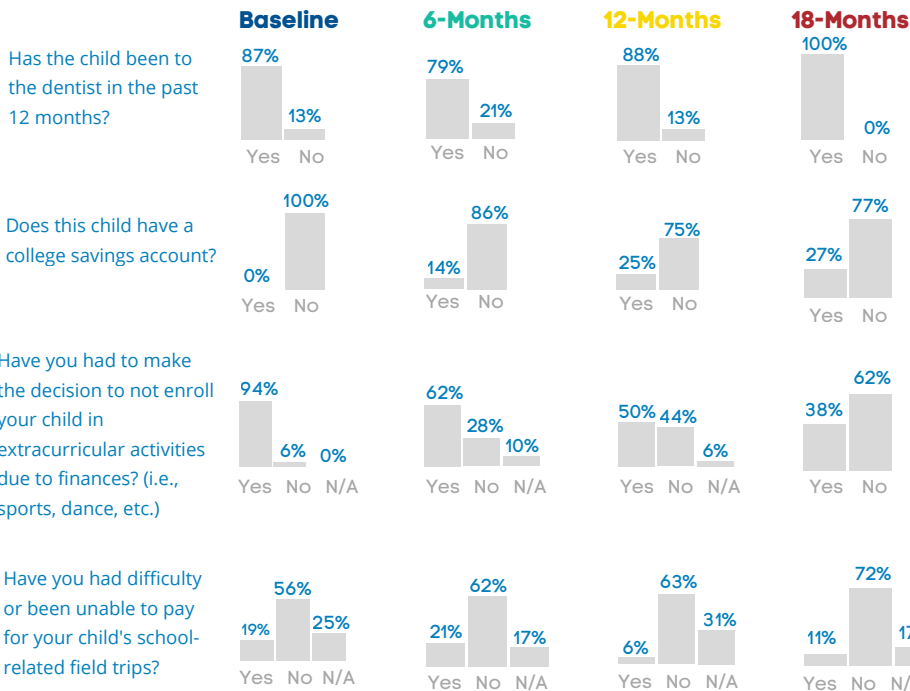


Lacked confidence about your ability to handle your personal problems?

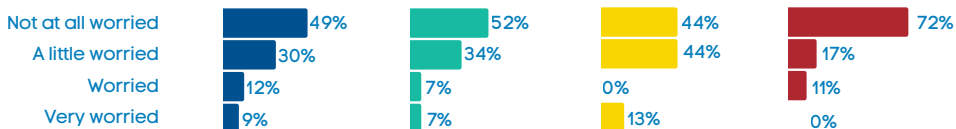


Children's Well-Being

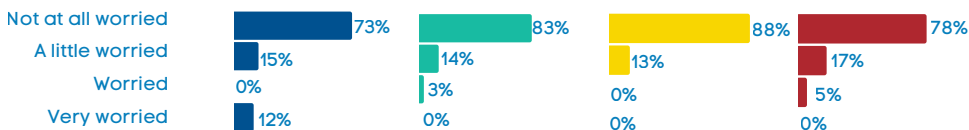
18-MONTH SURVEY RESULTS | STEP 2.0



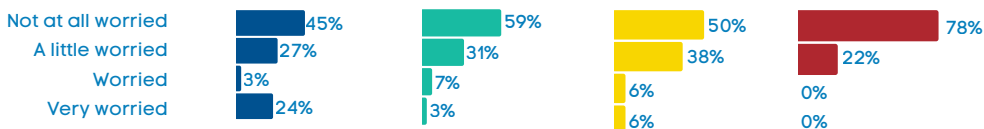
How worried are you about your child's behavior, emotions, or relationships?



How worried are you about your child's language development?



How worried are you about your child's academic progress?



Baseline

6-Months

12-Months

18-Months